

SQUARETRADE KEY FACTS

INSURER AND ADMINISTRATOR

This insurance is administered by SquareTrade Limited, Registered in England No. 7165194. Registered Address: 48 – 54 Charlotte Street, London, W1T 2NS. SquareTrade Limited is authorised and regulated by the Financial Conduct Authority under registered number 538538.

The insurance has been arranged by SquareTrade Limited with UK General Insurance Ltd on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

FEATURES AND BENEFITS

We will cover any repair costs if **your insured item** fails to operate as the result of an accident.

Examples of accidents covered include drops, spills and liquid damage associated with the handling and use of the **insured item**. It does not provide protection against loss, reckless or abusive conduct, cosmetic damage or damage that does not affect the functionality of the **insured item**.

After the expiry of any manufacturer's guarantee **we** will cover any repair costs if **your insured item** suffers **breakdown** during normal use.

Where the **insured item** requires replacing as a result of **theft** **we** will replace the **insured item** with a new or refurbished item of the same or similar specification.

HOW TO MAKE A CLAIM

In the event of a covered **Breakdown**, contact **us** on 020 3356 6205, 7am to 9pm GMT, 365 days a year. **We** will attempt to troubleshoot the problem **you** are experiencing.

If a replacement is approved, **we** may replace **your insured item** with a new or refurbished item of the same or similar specification. The replacement item may, at **our** sole discretion, be a future version or edition of **your insured item**. Technological advances may result in a replacement item being provided which has a lower purchase price than **your original insured item** but in all cases will be of the same grade and quality.

Broken Items: In order to receive a replacement item, **you** must provide valid credit card details. **You** will need to send **your** original item back within 30 days of receiving the replacement equipment using a pre-paid shipping label **we** provide. If **you** do not, the price of the replacement equipment will be deducted from **your** credit card.

Stolen Items: In order to receive a replacement item, **you** must provide a valid police crime number and notify **us** within 48 hours of the **theft**. **We** will verify this crime reference number and then ship the replacement device.

If **we** cannot reasonably arrange a replacement, **we** may decide to pay **you** the cost of a new item.

WHAT IS NOT COVERED (Please Read Terms & Conditions for Full List of Exclusions)

Your insured item is not covered for:

- Any cost for the replacement or reinstatement of any data, software, information or music stored on the **insured item**
- **Breakdown** or **accidental damage** caused by:
 - abuse, misuse, neglect of the insured item
 - the weather such as lightning, rain, flood and high winds
 - accessories or peripherals that were not an integral part of the original installation
 - software or programming
 - any form of electronic virus
- Any cost suffered as a result of not being able to use the **insured item** or any cost other than the repair or replacement cost of the **insured item**
- Any damage to **your insured item** which does not affect the operation, function or safety of the **insured item**
- Any cost for routine maintenance, modification, or servicing
- Servicing, inspecting or cleaning of the insured product and failure to follow the manufacturer's instructions or installation guidelines
- Any costs covered under the manufacturer's warranty
- War, terrorism, act of foreign hostilities (whether war be declared or not), civil commotion, or contamination by nuclear radiation
- Damage to product(s) with removed or altered serial numbers
- Repair costs for work which relates to a manufacturer's recall
- **Theft** not reported to relevant local police authority within 48 hours of **you** becoming aware of the event leading to the claim.

FINANCIAL SERVICES COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if Ageas Insurance Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

HOW DO I MAKE A COMPLAINT

SquareTrade's goal is to provide **you** with the best service possible at all times. If for any reason **you** are not satisfied with **our** service, contact SquareTrade and **we** will promptly review **your** case and respond to **you**. **You** can contact SquareTrade at: Customer Experience Manager, SquareTrade Limited, 48 - 54 Charlotte Street, London, W1T 2NS.

We will contact **you** immediately after receiving **your** complaint to inform **you** of what action **we** are taking and explain **our** complaint handling process to **you**. Once **you** have received **your** final response from **us**, and if **you** are still not satisfied **you** can contact the Financial Ombudsman Service: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. By telephone on 0845 0801800 or 0300 1239 123 or by email: complaint.info@financial-ombudsman.org.uk